

# **EXHIBIT A**





For your **existing** account ending in 5542

This offer good until: **November 4, 2012**

4482200014182131 1004 018

Margaret Murr  
19644 N Majestic Vista Ct  
Surprise, AZ 85387-7588



**0% APR for  
12 months**

Your **total** credit limit as of 9/4/2012: **\$20,000**

Dear Margaret Murr,

The only thing worse than paying too much in interest is letting this offer expire.

**You have until November 4, 2012, to start saving with a  
0% Annual Percentage Rate (APR) for 12 months.**

After that, your rate will simply go to your purchase rate, which is currently 13.9%. Keep in mind, for each transaction, there's a fee of 2%.



**Transfer balances—0% for 12 months**

Other credit cards can charge you as much as 14.49%. Stop overpaying—transfer higher-rate balances to your existing Capital One® account and save!



**Write a check to yourself—0% for 12 months**

There are times when cash is the only answer. With this offer, write a check to yourself, deposit it at your bank, and get cash without those high cash advance rates.



**Make a purchase—0% for 12 months**

Use one of the attached checks to make that special purchase you've been putting off—even at places that don't accept credit cards.

This offer is good until November 4, 2012, so start saving today!

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Surprise, AZ 85387-7588



# 12 months

*Page 1*

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### Make a purchase—0% for 12 months

Use one of the attached checks to make that special purchase you've been putting off—even at places that don't accept credit cards.

This offer is good until November 4, 2012, so start saving today!

Enjoy 3 convenient ways to save with this offer.



**USE THE ENCLOSED CHECKS**  
by 11/04/12



**GIVE US A CALL**  
1-800-833-6393



**GO ONLINE**  
[capitalone.com/offers](http://capitalone.com/offers)

See the back of this letter for important information about this offer.

©2012 Capital One Bank  
10/12/12  
00229934 001



## Answers to frequently asked questions

- Q When can I start using the enclosed checks?
- A Immediately. Just be sure any transactions you make with this offer post to your account before the "post by" date listed on the checks. This will ensure you receive the great rate that comes with this offer.
- Q What will my rate be after the promotional rate expires?
- A When your promotional rate ends, your rate will become the same as the purchase APR on your account.
- Q Does this promotional rate apply to purchases made with my credit card?
- A No, but this rate does apply to purchases made with these checks.
- Q How long will it take for one of these checks to post to my account?
- A Checks can take 7-14 business days to post to your Capital One account. If you're interested in accepting this offer, but are concerned the checks won't post to your account before the offer expires, give us a call. Our customer service representatives can help you lock in your great low rate immediately.
- Q Can I use the enclosed checks to get cash?
- A Of course. Simply write a check to yourself and deposit it into your bank account. Please be aware, depending on the check amount, your bank may "hold" your check temporarily to make sure you have enough available credit to cover the requested amount. Regardless, with this offer, you'll never have to worry about paying high cash advance fees.
- Q What information do I need to transfer a balance online or over the phone?
- A You'll need to let us know the amount you want to transfer and the account number, name, and payment address of the lender from whom you're transferring your balance. You should also have your Capital One credit card handy.
- Q If I accept this offer, will I be opening a new credit card account?
- A Absolutely not! This offer is for the credit card account you already have with us. You will not receive another credit card if you accept this offer. However, if you already have more than one Capital One credit card account, please look for the last four digits of your account number printed on this mailing. This offer is for that account only.
- Q How much of my total credit limit can I use with this offer?
- A You cannot exceed the amount of the total credit limit printed on this mailing. Before accepting this offer, please check your outstanding balance as well as any transactions that have not yet posted to your account. Any remaining amount, up to your total credit limit, is available to use with this offer. If you're still not sure how much credit is available to you, please give us a call or check your account online before taking advantage of this offer.
- Q If I transfer a balance from another lender, do I still need to continue to pay that lender?
- A Yes. Until your transferred balance posts to your Capital One account and appears on your other lender's billing statement, it's important you make at least the minimum payment to your other lender. This will ensure you avoid paying late and being penalized with past due fees.
- Q Can I avoid interest on new purchases after I transfer a balance?
- A Once you transfer a balance with this offer, you will pay interest on any new purchases you make with your credit card unless you pay your entire balance (including transferred balances) in full each month. Please see your Customer Agreement for details on Interest Charges.

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## Important Information About This Offer

- Please make sure the total of your checks, transactions, and fees does not exceed your available credit.
- We may decline to process your request for this offer. If we do, we will notify you. Your request may be declined if:
  - Your account is delinquent, overlimit, charged-off, or closed
  - You have filed for bankruptcy
  - Your card has been reported lost or stolen, or our fraud system prevents the offer fulfillment
  - A term of your account relevant to the offer (like credit line, APR, or your special transfer rate) has changed since we mailed the offer
- All transaction fees disclosed will apply, but may be waived by Capital One, without losing our rights to impose those fees in the future.
- If you have an authorized user on your account, the authorized user cannot request a transfer or use any checks.
- \$0 Fraud Liability claims are subject to verification and investigation.
- Balance transfers between Capital One accounts are not permitted. That means balances cannot be transferred to this account from any other credit card issued by Capital One including, but not limited to, Kohl's, Sony, GM, Union Plus, Teamster Privilege, Best Buy, Household Bank, and Orchard Bank.

Access checks will not be accepted as payments on other Capital One accounts. Please do not use these checks to pay any credit card issued by Capital One including, but not limited to, Kohl's, Sony, GM, Union Plus, Teamster Privilege, Best Buy, Household Bank, and Orchard Bank.

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### These Checks:

- Are treated as special transfers and will post to one of your special transfer segments of your account if used before the promotional rate offer expires on 11/4/2012. If they post to your account after that date, they will be treated as purchases and will post to your purchase segment of your account.
- Are subject to the terms and conditions of your Customer Agreement as amended. Please be aware that the section titled "Your Rights If You Are Dissatisfied With Your Credit Card Purchases" in the Billing Rights Summary on the back of your periodic statement does not apply to these checks.



account. If you're interested in accepting this offer, but are concerned the checks won't post to your account before the offer expires, give us a call. Our customer service representatives can help you lock in your great low rate immediately.

**Q. Can I use the enclosed checks to get cash?**

**A.** Of course. Simply write a check to yourself and deposit it into your bank account. Please be aware, depending on the check amount, your bank may "hold" your check temporarily to make sure you have enough available credit to cover the requested amount. Regardless, with this offer, you'll never have to worry about paying high cash advance fees.

**Q. What information do I need to transfer a balance online or over the phone?**

**A.** You'll need to let us know the amount you want to transfer and the account number, name, and payment address of the lender from whom you're transferring your balance. You should also have your Capital One credit card handy.

this offer. If you're still not sure how much credit is available to you, please give us a call or check your account online before taking advantage of this offer.

**Q. If I transfer a balance from another lender, do I still need to continue to pay that lender?**

**A.** Yes. Until your transferred balance posts to your Capital One account and appears on your other lender's billing statement, it's important you make at least the minimum payment to your other lender. This will ensure you avoid paying late and being penalized with past due fees.

**Q. Can I avoid interest on new purchases after I transfer a balance?**

**A.** Once you transfer a balance with this offer, you will pay interest on any new purchases you make with your credit card unless you pay your entire balance (including transferred balances) in full each month. Please see your Customer Agreement for details on Interest Charges.

### Important Information About This Offer

- Please make sure the total of your checks, transactions, and fees does not exceed your available credit.
- We may decline to process your request for this offer. If we do, we will notify you. Your request may be declined if:
  - Your account is delinquent, overlimit, charged-off, or closed
  - You have filed for bankruptcy
  - Your card has been reported lost or stolen, or our fraud system prevents the offer fulfillment
  - A term of your account relevant to the offer (like credit line, APR, or your special transfer rate) has changed since we mailed the offer
- All transaction fees disclosed will apply, but may be waived by Capital One, without losing our rights to impose those fees in the future.
- If you have an authorized user on your account, the authorized user cannot request a transfer or use any checks.
- \$0 Fraud Liability claims are subject to verification and investigation.
- Balance transfers between Capital One accounts are not permitted. That means balances cannot be transferred to this account from any other credit card issued by Capital One including, but not limited to, Kohl's, Sony, GM, Union Plus, Teamster Privilege, Best Buy, Household Bank, and Orchard Bank.

Access checks will not be accepted as payments on other Capital One accounts. Please do not use these checks to pay any credit card issued by Capital One including, but not limited to, Kohl's, Sony, GM, Union Plus, Teamster Privilege, Best Buy, Household Bank, and Orchard Bank.

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#### These Checks:

- Are treated as special transfers and will post to one of your special transfer segments of your account if used before the promotional rate offer expires on 11/4/2012. If they post to your account after that date, they will be treated as purchases and will post to your purchase segment of your account.
- Are subject to the terms and conditions of your Customer Agreement as amended. Please be aware that the section titled "Your Rights If You Are Dissatisfied With Your Credit Card Purchases" in the Billing Rights Summary on the back of your periodic statement does not apply to these checks.
- Do not earn Rewards.
- Cannot be cashed at a Capital One branch unless you have a deposit account with Capital One, N.A., which has sufficient funds to cover the amount of the check(s) in the event the check(s) is(are) returned unpaid.

All other terms and conditions for your account remain in full force and effect.



Go online to see how much you can save when you transfer a balance!



Go to [capitalone.com/offers](http://capitalone.com/offers), log in, and click on this link (located just above your available offers) to calculate how much you'll save with this offer



Questions? We're here to help. Give us a call at 1-800-833-6393.

Interest and Fee Information	
APR for Check Transactions and Transferred Balances	0% for 12 months beginning with the first transfer. After that, you will be charged the APR for Purchases, 13.9%. This APR will vary with the market based on the Prime Rate, as previously disclosed.
Use-by-Date	These checks must post to your account by November 4, 2012 for the promotional APR to apply. If you use the checks after that date, we may still honor the checks but you will not receive the promotional APR. Instead, the APR for Purchases will apply.
Fee	2% of each transaction
Paying Interest	We will begin charging 0% interest on these checks and transfers on the transaction date

These rates, fees, and terms also apply to any other checks numbered 50066 through 50070 previously mailed to you

**0%**

Promotional APR  
for 12 months

Check # 50067

Date \_\_\_\_\_  
Amount \_\_\_\_\_  
Pay to \_\_\_\_\_

Margaret Murr  
19644 N Majestic Vista Ct  
Surprise, AZ 85387-7588

Check must post by 11/4/2012

Date \_\_\_\_\_

**50067**

66-156/531  
044822 018

Pay To The  
Order Of

Capital One Bank, N.A.  
Richmond, VA

Memo  
Payable through Wells Fargo Bank, N.A.

Signature

Check must post by  
November 4, 2012

⑈ 50067 ⑈ ⑆ 053101561⑆ 7510013337864 ⑈

**0%**

Promotional APR  
for 12 months

Check # 50068

Date \_\_\_\_\_  
Amount \_\_\_\_\_  
Pay to \_\_\_\_\_

Margaret Murr  
19644 N Majestic Vista Ct  
Surprise, AZ 85387-7588

Check must post by 11/4/2012

Date \_\_\_\_\_

**50068**

66-156/531  
044822 018

Pay To The  
Order Of

Capital One Bank, N.A.  
Richmond, VA

Memo  
Payable through Wells Fargo Bank, N.A.

Signature

Check must post by  
November 4, 2012

⑈ 50068 ⑈ ⑆ 053101561⑆ 7510013337864 ⑈